

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

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MidFirst Bank

In Re:  
Ian P. Duffield  
Rosario Duffield  
Debtors



Order Filed on April 23, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 23-11162 MBK

Hearing Date: 4/23/2025 @ 9am

Judge: Michael B. Kaplan

## ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

**DATED: April 23, 2025**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtor: Ian P. Duffield & Rosario Duffield

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Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a certification of default as to real property located at 3257 Windsor Avenue, Toms River, NJ 08753, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Robert Cameron Legg, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 14, 2025, Debtors are due for post-petition payments from February 2025 to April 2025 a total post-petition default of \$8,304.96 (3 @ \$2,785.22 less suspense \$50.70); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$8,304.96 will be paid by Debtor remitting \$1,384.16 per month in addition to the regular monthly mortgage payment, which additional payments shall begin on May 1, 2025 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume May 1, 2025, directly to Secured Creditor's servicer (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan and the certification of default is hereby resolved.